

Certificate Number: 05781-PAW-DE-038354942

Bankruptcy Case Number: 19-20243



05781-PAW-DE-038354942

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 7, 2024, at 9:48 o'clock AM PDT, Robert Kaniuff completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: April 7, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President